



Order Filed on October 26, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

ROGER CHAVEZ, ESQ. (RC4040)  
THE NATIONAL NEWARK BUILDING  
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NEWARK, NEW JERSEY 07102  
(973) 735-0530  
ATTORNEY FOR DEBTORS, MICHAEL RAMOS  
AND DAPHNE Y. RAMOS

In re:

MICHAEL RAMOS AND DAPHNE Y. RAMOS,

Debtors.

Case No.: 19-17748/KCF

Chapter 7

Judge: Kathryn C. Ferguson

Hearing Date: October 26, 2021 @ 10:00AM

### ORDER CONVERTING CHAPTER 7 CASE TO CHAPTER 13

The relief set forth on the following pages, numbered two (2) through (3) is hereby **ORDERED**.

**DATED: October 26, 2021**

  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

**Debtors: Michael Ramos and Daphne Y. Ramos**

**Chapter 7 | Case No. 19-17748/KCF**

**Caption of Order: ORDER CONVERTING CHAPTER 7 CASE TO CHAPTER 13**

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**THIS MATTER** having been opened to the Court by Roger Chavez, Esq., attorney for the Debtors, Michael Ramos and Daphne Y. Ramos, on a Notice of Motion seeking to convert the Debtors' Chapter 7 case to Chapter 13; the Court having considered the moving papers, any timely filed written opposition and the oral arguments of the parties, if any, and the Court having concluded that good and sufficient cause exists to enter an Order granting the relief requested,

IT IS HEREBY ORDERED AS FOLLOWS:

1. The Debtors' motion to convert their Chapter 7 case to a Chapter 13 proceeding be and hereby is granted.
2. The Debtors shall file any amendments to previously filed schedules within 14 days of the date of this Order.
3. The Chapter 7 Panel Trustee's role in this case is effectively terminated. The Chapter 7 trustee shall:
  - a. immediately turn over to the Debtors all records and property of the estate in his/her custody or control,
  - b. within 30 days of the date of this order, file an accounting of all receipts and distributions made, together with a report on the administration of the case as required by 11 U.S.C. § 704(a)(9),
  - c. within 15 days of the date of this Order, file a Request for Payment of Administrative Expenses, if appropriate, it is further

**Debtors: Michael Ramos and Daphne Y. Ramos**

**Chapter 7 | Case No. 19-17748/KCF**

**Caption of Order: ORDER CONVERTING CHAPTER 7 CASE TO CHAPTER 13**

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ORDERED that:

- in the event the Debtors cannot convert their case to Chapter 13, fail to confirm a Chapter 13 plan and/or fail to make plan payments, the Debtors' case shall not be reconverted to Chapter 7 and shall be dismissed,
- the conversion is conditioned upon payment by the Debtors, through the Chapter 13 plan, of all allowed Chapter 7 administrative expenses, and it is further

ORDERED that within 14 days of the date of this Order the Debtors shall file:

- a Chapter 13 Plan and Motions, and
- disclosure of Chapter 13 Debtor's attorney compensation-if represented by an attorney.

ORDERED that if the Debtors fails to file the documents set forth above within 14 days of the date of this Order, the case shall be dismissed by the Court without further notice. Any objection to dismissal must be filed and received by the Clerk within 7 days of the date of this Order.

In re:  
Michael Ramos  
Daphne Y. Ramos  
Debtors

Case No. 19-17748-KCF  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Oct 27, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Ramos, Daphne Y. Ramos, 11 Center Street, Eatontown, NJ 07724-1703

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 27, 2021 at the address(es) listed below:

Name	Email Address
John R. Morton, Jr.	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Jonathan Goldsmith Cohen	on behalf of Creditor Jonathan Goldsmith Cohen imclawgroupecef@gmail.com; g.jr77824@notify.bestcase.com
Joseph Gunnar Devine, Jr	on behalf of Creditor TD Auto Finance LLC jdevine@tmppllc.com kcollins@schillerknapp.com; lgadomski@schillerknapp.com
Joseph Gunnar Devine, Jr	on behalf of Plaintiff TD Auto Finance LLC jdevine@tmppllc.com kcollins@schillerknapp.com; lgadomski@schillerknapp.com
Karen E. Bezner	on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net NJ61@ecfbis.com; KarenEBeznerEsq@aol.com

District/off: 0312-3

User: admin

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Date Rcvd: Oct 27, 2021

Form ID: pdf903

Total Noticed: 1

Kevin Gordon McDonald

on behalf of Creditor USB Leasing LT kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Laura M. Egerman

on behalf of Creditor U.S. Bank National Association bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com

Michael A. Artis

on behalf of Plaintiff Andrew R. Vara michael.a.artis@usdoj.gov

Michael A. Artis

on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov

Michael R. DuPont

on behalf of Creditor Community Financial Services Federal Credit Union dupont@redbanklaw.com john@redbanklaw.com

Richard Gerbino

on behalf of Plaintiff TD Auto Finance LLC rgerbino@schillerknapp.com  
kcollins@schillerknapp.com;lgadomski@schillerknapp.com

Roger Chavez

on behalf of Joint Debtor Daphne Y. Ramos rchavez01@aol.com rchavez@chavezlegal.com

Roger Chavez

on behalf of Debtor Michael Ramos rchavez01@aol.com rchavez@chavezlegal.com

Roger Chavez

on behalf of Defendant Michael Ramos rchavez01@aol.com rchavez@chavezlegal.com

Roger Chavez

on behalf of Defendant Daphne Y. Ramos rchavez01@aol.com rchavez@chavezlegal.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 16